Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

Claim 1 (Currently Amended) A method for <u>processing electronic payment requests</u> ~~ameliorating financial risk in providing electronic payment services~~, comprising:

receiving, via a network, a request to execute a payment on behalf of a network user associated with ~~two or more~~ <u>a plurality of</u> user identifiers, the request including a first user identifier<u>, wherein the plurality of user identifiers are associated with multiple registrations for the network user</u>;

<u>determining if the request will be accepted for execution by</u> processing previous requests executed on behalf of the network user, <u>wherein at least one of the previously executed requests includes a second user identifier from the plurality of user identifiers, the second user identifier distinct from the first user identifier;</u> ~~each previous request including one of the two or more user identifiers and the processed previous requests including at least two of the user identifiers, to determine if the request will be accepted for execution, to determine if the request will be accepted for execution;~~ and

if the determination is to accept the request for execution, directing a debit from an account associated with the network user.

Claim 2 (Currently Amended) A method for processing electronic payment requests, comprising:

receiving, via a network, a request to execute a payment on behalf of a network user, the request including a user identifier associated with the network user;

identifying ~~all~~ <u>a plurality of</u> user identifiers associated with the network user<u>, wherein the plurality of the user identifiers are associated with multiple registrations for the network user</u>;

processing previously executed payments associated with each identified user identifier to determine if the request will be accepted for execution; and

transmitting, via the network, the determination.

Claim 3 (Original) The method of claim 2, wherein:

the determination is transmitted to the network user; and

the transmission is a real-time transmission.

Claim 4 (Original) The method of claim 2, further comprising:

determining a total monetary value of previously executed payments executed in one or more time periods;

determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values; and

if the determination is the total monetary value of previously executed payments executed in the one or more time periods does exceed one or more threshold values, not accepting the request for execution.

Claim 5 (Original) The method of claim 4, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 6 (Original) The method of claim 4, further comprising:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values; and

if so determined, not accepting the request for execution.

Claim 7 (Original) The method of claim 2, further comprising:

determining the total number of previously executed payments executed in one or more time periods;

determining if the total number of previously executed payments executed in the one or more times periods exceeds one or more values; and

if the determination is the total number of previously executed payments executed in the

one or more time periods does exceed one or more values, not accepting the request for execution.

Claim 8 (Original) the method of claim 7, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more values and the one or more time periods is based upon the identity of the sponsor.

Claim 9 (Original) The method of claim 2, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 10 (Original) The method of claim 2, if the determination is to accept the request for execution, further comprising:

directing a debit from an account associated with the network user at a first time; and

directing a credit to a payee at a second time;

wherein the second time is subsequent to the first time; and

wherein a time period between the first time and the second time is a determined time period.

Claim 11 (Original) The method of claim 10, further comprising:

processing previously executed payments associated with each identified user identifier to determine the time period.

Claim 12 (Currently Amended) The method of claim 10, further comprising:

determining the time period based on at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 13 (Currently Amended) A method for processing a payment request, comprising:

receiving a request via a network to execute a payment to a payee on behalf of a network user;

determining a time period for crediting the payee subsequent to debiting an account associated with the network user;

directing a debit from the network user account at a first time, the first time beginning the determined time period; and

directing a credit to the payee at a second time, the second time at the end of the determined time period;

wherein the time period is determined based upon at least one of (1) the identity of the network user, (2) an amount of the payment, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Currently Amended) The method of claim ~~15~~ 12, further comprising:

determining a total monetary value of previously executed payments executed in one or more time periods; and

determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values to determine the period.

Claim 17 (Currently Amended) The method of claim 16, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one or the one or more threshold values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 18 (Original) The method of claim 16, further comprising:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold

values to determine the period.

Claim 19 (Currently Amended) The method of claim ~~15~~ 12, further comprising:

determining a total number of previously executed payments executed in one or more time periods; and

determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values to determine the periods.

Claim 20 (Currently Amended) The method of claim 19, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 21 (Currently Amended) A system for processing payment requests, comprising:

a communications port configured to receive and to transmit information via a network;

a memory configured to store a plurality of user identifiers associated with a plurality of network users and information associated with each previously executed payment including a user identifier; and

a processor in communication with the communications port and the memory and configured to (1) receive a request to execute a payment on behalf of one of the plurality of network users, the request including a user identifier associated with the network user, (2) identify ~~all~~ a plurality of user identifiers associated with the network user stored in the memory, wherein the plurality of user identifiers are associated with multiple registrations for the network user, (3) identify previously executed payments associated with each identified user identifier stored in memory, (4) determine if the request will be accepted for execution based upon the identified previously executed payments, and (5) cause a notice of the determination to be transmitted.

Claim 22 (Original) The system of claim 21, wherein the processor is further configured to cause the notice to be transmitted to the network user in real-time.

Claim 23 (Currently Amended) The system of claim 21, wherein the processor is further configured to (1) determine a total monetary value of previously executed payments in one or more time periods, (2) determine if this total exceeds one or more threshold values, and (3) if the determination is ~~of~~ this total ~~does not exceed~~ exceeds one or more threshold values, determine not to accept the request for execution.

Claim 24 (Original) The system of claim 23, wherein:
the user identifier included in the request is also associated with a sponsor; and
at least one or the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 25 (Original) The system of claim 23, wherein the processor is further configured to (1) determine the total monetary value of previously executed payments executed in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values, and (2) if so, determine not to accept the request for execution.

Claim 26 (Currently Amended) The system of claim 21, wherein the processor is further configured to (1) determine the total number of previously executed payments executed in one or more time periods, (2) determine if the total number of previously executed payments executed in the one or more time periods, plus the present request, exceeds one or more values, and (3) if the determination is the total number of previously executed payments executed in the one or more time periods, plus the present request, ~~does not exceed~~ exceeds one or more values, determine not to accept the request for execution.

Claim 27 (Original) The system of claim 26, wherein:
the user identifier included in the request is also associated with a sponsor; and
at least one of the at least one values and the one or more time periods is based upon the identity of the sponsor.

Claim 28 (Original) The system of claim 21, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 29 (Original) The system of claim 21, wherein:

if the processor determines to accept the request for execution, the processor is further configured to (1) direct a debit from an account associated with the network user at a first time, and (2) direct a credit to a payee at a second time;

the second time is subsequent to the first time; and

a time period between the first time and the second time is a determined time period.

Claim 30 (Original) The system of claim 29, wherein the processor is further configured to determine the time period based upon the identified previously executed payments.

Claim 31 (Currently Amended) The system of claim 29, wherein the processor is further configured to determine the time period based upon at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an ~~associated~~ association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 32 (Currently Amended) A system for processing a payment request, comprising:

a communications port configured to receive and to transmit information via a network;

a memory configured to store information associated with network users and associated with transactions executed on behalf of network users, each transaction associated with a user identifier; and

a processor in communication with the communication sport and the memory and configured to (1) receive a request to execute a payment on behalf of a network user, (2) determine, based upon information stored in the memory, a time period between a debit from an account associated with the network user and a credit to a payee, (3) direct a debit from the account associated with the network user at a first time, the first time beginning the determined time period, and (4) direct a credit to the payee at a second time, the second time at the end of the

determined time period;

wherein the processor is further configured to determine the time period based upon at least one or (1) the identity of the network user, (2) an amount of the payment, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 33 (Original) The system of claim 32, wherein the payee is also a network user.

Claim 34 (Canceled)

Claim 35 (Canceled)

Claim 36 (Currently Amended) The system of claim 35 31, wherein the processor is further configured to:

determine a total monetary value of the identified transactions executed in one or more time periods; and

determine if the total monetary value of the identified transactions executed in the one or more time periods, plus a monetary value of the request, exceeds one or more threshold values to determine the period.

Claim 37 (Currently Amended) The system of claim 36, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 38 (Currently Amended) The system of claim 35 31, wherein the processor is further configured to:

determine a total number of identified transactions executed in one or more time periods; and

determine if the total number of identified transactions executed in the one or more time

periods, plus the present request, exceeds one or more threshold values to determine the period.

Claim 39 (Currently Amended) The system of claim 38, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods of the identified executed transactions is based upon the identity of the sponsor.

Claim 40 (Currently Amended) A system for processing electronic payment requests ameliorating financial risk in providing electronic payment services, comprising:

a communications port configured to received and to transmit information via a network;

a memory configured to store information associated with previous payment requests executed on behalf of a network user; and

a processor in communication with the communication port and the memory configured to (1) receive a request to execute a payment on behalf of a network user associated with two or more user identifiers, the request including a first user identifier from the two or more user identifiers, wherein the two or more user identifiers are associated with multiple registrations for the network user, (2) processing the information associated with previous payment requests stored in the memory, each previous payment request stored in the memory including one of the two or more user identifiers and one of the previous payment requests includes a second user identifier from the two or more user identifiers, to determine if the request will be accepted for execution, and (3) if the determination is to accept the request for execution, to direct a debit from an account associated with the network user.

Claim 41 (New) The method of claim 13, wherein the payee is also a network user.